

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method of enabling online initiating a banking transaction, the method including the steps of:

providing a banking customer with a printed banking form including first printed coded data identifying a form identity and a plurality of first locations and indicative of second printed coded data identifying the form identity and a plurality of second locations and identity of the form;

interacting with a first zone of the printed form containing the first coded data using an optically imaging pen, said first zone being associated with a first parameter of the banking transaction;

interacting with a second zone of the printed form containing the second coded data using the optically imaging pen, said second zone being associated with a second parameter of the banking transaction;

generating, in the pen, data regarding the identity of the form, the identity of the banking customer, at least one first location within said first zone and at least one second location within said second zone;

transmitting the data from the pen to a computer system, such that the computer system can identify, from said data, the identity of the banking form, the identity of the banking customer, and the first and second parameters, and thereby initiate the banking transaction.

receiving, in a computer system, data from a sensing device regarding an identity of the banking customer and regarding the identity of the form, the sensing device containing the data regarding the identity of the banking customer and sensing the data regarding the identity of the form using at least some of the coded data; and

identifying, in the computer system and from the data regarding the identity of the banking customer and the identity of the form, a banking transaction.

2. - 3. (Canceled)

4. (Currently Amended) The method of any one of claims 2 claim 1, wherein at least one of said first and second parameters in which the parameter is an action parameter of the

| banking transaction, the method including effectinginitiating, in the computer system, an operation in respect of the action parameter.

5. (Currently Amended) The method of claim 4 in which the action parameter of the banking transaction is selected from the group comprisingconsisting of:

a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill payments.

6. (Currently Amended) The method of claim 3-1, wherein at least one of said first and second parameters in which the parameter is an option parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered a hand-drawn mark by means of the sensing device and effectingcomprising initiating, in the computer system, an operation associated with the option parameter.

7. (Currently Amended) The method of claim 6, in which wherein the option parameter is associated with at least one of:

a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, a request for a list of bill payments, an account, a currency, and a payee name.

8. (Currently Amended) The method of claim 3-1, wherein in which at least one of the first and second the parameters is a text parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered handwritten text data by means of the sensing device and effectinginitiating, in the computer system, an operation associated with the text parameter.

9. (Original) The method of claim 8 which includes converting, in the computer system, the handwritten text data to computer text.

10. (Original) The method of claim 9 in which the text parameter is associated with at least one of:

a check amount, a payee name, a currency amount, a transfer amount, a payment amount, a payment date, and a check number.

11. (Currently Amended) The method of claim 3-1, wherein at least one of the first and second in which the parameters is an authorization parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered a handwritten signature by means of the sensing device and effecting initiating, in the computer system, an operation associated with the authorization parameter.

12. (Original) The method of claim 11 which includes verifying, in the computer system, that the signature is that of the customer.

13. (Original) The method of claim 12 in which the authorization parameter is associated with authorization for at least one of:

access to account information, withdrawal of funds, transfer of funds, payment of a bill, modification of a bill payment, deletion of a bill payment, stopping of checks, and ordering of checks.

14. (Currently Amended) The method of claim 3-1, wherein at least one of the first and second in which the parameters is a picture parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered a hand-drawn picture by means of the sensing device and effecting initiating, in the computer system, an operation associated with the picture parameter.

15. (Original) The method of claim 14 in which the picture parameter is associated with a graphic design for a customer's checks.

16. (Original) The method of claim 1 in which the form contains information relating to at least one of:

information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an

account balance, a payment of a bill, and a request for a list of bill payments.

17. (Cancelled)

18. (Currently Amended) The method of claim 17-1 which includes printing the form on a surface ~~of a surface defining means and~~, at the same time that the form is printed, printing the coded data on the surface.

19. (Original) The method of claim 18 which includes printing the coded data to be substantially invisible in the visible spectrum.

20. (Original) The method of claim 1 which includes retaining a retrievable record of each form generated, the form being retrievable using its identity as contained in its coded data.

21. - 23. (Cancelled)

24. (Currently Amended) A system for enabling online initiating a banking transaction, the system including comprising:

a printed banking form including first printed coded data identifying a form identity and a plurality of first locations and second printed coded data identifying the form identity and a plurality of second locations;

an optically imaging pen configured for:

interacting with a first zone of the form containing the first coded data, said first zone being associated with a first parameter of the banking transaction;

interacting with a second zone of the form containing the second coded data, said second zone being associated with a second parameter of the banking transaction;

generating data regarding the identity of the form, the identity of the banking customer, at least one first location within said first zone and at least one second location within said second zone; and

transmitting the data from the pen to a computer system, and
coded data indicative of an identity of the form; and

a computer system configured for:

receiving the data from transmitted from the pen;

identifying, from said data, the identity of the banking form, the identity of the banking customer, and the first and second parameters; and
initiating the banking transaction.

~~a sensing device data regarding an identity of the banking customer and the identity of the form, and for identifying, from said received data, a banking transaction, the sensing device containing the data regarding the identity of the banking customer and sensing the data regarding the identity of the form using at least some of the coded data.~~

25 - 38. (Cancelled)